Serial No. 09/414,547

REMARKS:

In response to the Office Action mailed January 24, 2007, Applicants elect Group II (claims 97 and 98), without traverse.

New claim 100 is also added herein. Claims 78, 82-84, 86-89, 94-96 and 99 are withdrawn, claims 1-77, 92 and 93 remain cancelled. No new matter is presented. Thus, claims 97, 98 and 100 are pending and under consideration.

Insofar as new claim 100 is concerned, it is respectfully submitted that claim 100 and elected claims 97 and 98 are directed to method and system of managing points issued according to transactions and should remain in the same application.

There being no further outstanding objections or rejections, it is submitted that the application is in condition for allowance. An early action to that effect is courteously solicited.

If there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

If there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

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